

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

VIVIAN BERT, et al.,)
Plaintiffs,)
v.)
AK STEEL CORPORATION,)
Defendant.)

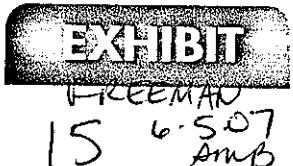
CASE NO. C-1-02-467
Judge Beckwith
Magistrate Judge Hogan

PLAINTIFF THADDEUS FREEMAN'S RESPONSES TO
DEFENDANT A. K. STEEL CORPORATION'S FIRST SET OF INTERROGATORIES

Comes now the Plaintiff, Thaddeus Freeman, by and through his undersigned counsel of record and responds to the Defendant's First Set of Interrogatories as follows:

GENERAL OBJECTIONS

1. The Plaintiff objects to the definitions and instructions accompanying these interrogatories to the extent that they seek to impose burdens, duties and obligations upon the Plaintiff in excess of or different from those imposed by applicable law and the Federal Rules of Civil Procedure; Plaintiff will respond in accordance with said law and rules.
2. The Plaintiff objects to these requests to the extent they seek information and/or documentation regarding matters about which the Defendant has knowledge but has failed to disclose, or so limited their responses to previous discovery of the Plaintiff, so as to in effect deny the Plaintiff the information requested and needed by the Plaintiff to answer these requests.
3. The Plaintiff objects to these requests to the extent they seek to discover "core" work product, including the disclosure of the mental impressions, conclusions, opinions, and/or legal theories of



attorneys or other representatives of the Plaintiff, rather than seeking this information from the Plaintiff.

4. The Plaintiff objects to these requests to the extent they seek information and/or documentation protected by the attorney-client privilege or any other applicable privilege.

5. The Plaintiff objects to these requests to the extent that the Defendant is seeking to make them into a bill of particulars.

6. The Plaintiff objects to these requests to the extent they seek to require Plaintiff's counsel to present a "dress rehearsal" of the evidence to be submitted in the course of the proceedings. The mental impressions, legal theories, legal conclusions, and legal opinions of Plaintiff's counsel, as well as any communications between Plaintiff and her counsel, are clearly protected from discovery by the attorney-client privilege and the work product doctrine.

7. The Plaintiff objects to these requests to the extent that the information and/or documentation sought, if any, was obtained and prepared in anticipation of litigation and the Defendants have not made the required showing of substantial need for the information and/or documentation or that the substantial equivalent of such information and/or documentation is unobtainable by other means. The Plaintiff further objects to these requests to the extent that the information and/or documentation called for, if any, is protected and is not discoverable under Rule 26(b)(3) of the Fed. R. Civ. P. and Hickman v. Taylor, 329 U.S. 495 (1947).

8. The Plaintiff objects to these requests to the extent that they seek information and/or documentation that is equally available to the Defendant and the burden on the Defendant to obtain the requested information and/or documentation is no greater than the burden on the Plaintiff.

9. The Plaintiff objects to these requests to the extent they exceed the requirements of Rules

26, 30, 34 or 45 of the Fed. R. Civ. P.

10. The Plaintiff objects to these requests to the extent they seek information and/or documentation relating to expert witnesses, witnesses, and trial exhibits in excess of the disclosure duties imposed by the Fed. R. Civ. P. and the Court's Scheduling and Pretrial Orders relating to such matters.

11. The Plaintiff objects to these requests to the extent they require the Plaintiff to disclose "each and every" fact or piece of knowledge possessed by them as such a requirement is impossible to fulfill and is objectionably broad for failure to be "reasonably particularized".

12. The Plaintiff objects to these requests to the extent they request duplicative and cumulative information and/or documentation heretofore disclosed in conjunction with discovery already undertaken by the Defendant in this action.

13. The Plaintiff objects to these requests to the extent that they seek to require the Plaintiff's attorneys to divulge the substance of information and/or documentation developed by them (i.e., interpretive, not investigatory) in preparation for any hearing or trial in this action.

14. The Plaintiff objects to these requests to the extent that they do not, on their face, restrict themselves either to an identifiable time or a reasonable, rationally-based time frame.

15. The Plaintiff objects to these requests to the extent that they seek information and/or documentation from the Plaintiff regarding matters about which the Defendant has refused or objected to providing in their interrogatory or request for production responses.

16. The Plaintiff objects to these requests to the extent that they are oppressive, i.e., they were designed to create an unreasonable burden on the Plaintiff which burden is not commensurate with the professed result sought.

17. The Plaintiff objects to these interrogatories to the extent they seek answers to multiple interrogatories within a single interrogatory.

18. These requests are addressed to the Plaintiff and the responses herein are based on information and/or documentation presently available to the Plaintiff. Investigation is presently continuing, however, and additional information and/or documentation pertinent to these requests may well be disclosed as a result of such ongoing and continuing investigation.

Except as otherwise indicated, the Plaintiff incorporates the General Objections into each and every answer set forth below. Without waiving the foregoing objections, the Plaintiff answers as follows:

INTERROGATORY NO. 1: Identify all litigation or legal proceedings in which you have been a witness or party, including the name and number of the case, the court or administrative agency for which the case was pending, and a brief description of the nature of the case, and the year in which the matter was pending.

SPECIFIC OBJECTION TO REQUEST: Plaintiff objects because this request does not seek relevant information or that information subject to production under Fed. R. Civ. P. 26, and thus, this request is unduly harassing, burdensome, and oppressive. Subject to and without waiving the foregoing general and specific objections, Plaintiff responds as follows:

ANSWER: Bert, et al. v. AK Steel
Case No.: 1:02-CV-00467
United States District Court
Southern District of Ohio (Cincinnati)
Nature of case: Race discrimination in hiring

INTERROGATORY NO. 2: Identify all employers for whom you have worked since January 1, 2001, including the dates of employment, the positions held, amounts paid per week, and reason for

leaving, if applicable.

SPECIFIC OBJECTION TO REQUEST: Plaintiff objects because this request does not seek relevant information or that information subject to production under Fed. R. Civ. P. 26, and thus, this request is unduly harassing, burdensome, and oppressive. Subject to and without waiving the foregoing general and specific objections, Plaintiff responds as follows:

ANSWER: Kroger Company of 1014 Vine Street, Cincinnati, Ohio at \$550.00 per week, full time and Midwest Seafood at 475 Victory Drive, Springboro, Ohio at \$150.00 per week, part time employment.

INTERROGATORY NO. 3: Identify all employers to whom you applied for employment since January 1, 2001, including the date you submitted written applications, the job to which you applied, the dates you were interviewed, the employers who tendered you job offers, and a description of the offer.

SPECIFIC OBJECTION TO REQUEST: Plaintiff objects because this request does not seek relevant information or that information subject to production under Fed. R. Civ. P. 26, and thus, this request is unduly harassing, burdensome, and oppressive. Subject to and without waiving the foregoing general and specific objections, Plaintiff responds as follows:

ANSWER: I have applied to A. K. Steel Corporation in the summer of 2001, by completing an application in the Hamilton Ohio unemployment office; never heard back from A. K. Steel.

INTERROGATORY NO. 4: Identify all income received from whatever source, by amount each week after January 1, 2001.

ANSWER: Approximately \$550.00 per week at Kroger Company.

INTERROGATORY NO. 5: Identify by name, address and telephone number all individuals who have knowledge about or information about the allegations in the Complaint, and state a summary of what you believe their knowledge to be.

ANSWER: Vivian Bert; Ronald Sloan; Donald Edwards and Allen Roberts.

INTERROGATORY NO. 6: Identify all individuals who you intend to call as witnesses in the litigation of this matter.

SPECIFIC OBJECTION TO REQUEST: Plaintiffs objects because this Interrogatory violates the Court's Order establishing a deadline for Plaintiff to disclose witnesses and testimony. Plaintiff further objects to the extent this interrogatory seeks information protected by the attorney-client privilege or other privilege and/or the work product doctrine. Subject to and without waiving the foregoing general and specific objections, Plaintiff responds as follows:

ANSWER: Plaintiff will abide by the deadlines established by the Court and the disclosure requirements set by the Federal Rules of Civil Procedure to disclose the witnesses they will use at trial in this case.

Respectfully Submitted,



Robert F. Childs, Jr.

Herman N. Johnson, Jr.

WIGGINS, CHILDS, QUINN & PANTAZIS

The Kress Building

301 19th Street North

Birmingham, Alabama 35203

(205) 328-0640

(205) 254-1500 (facsimile)

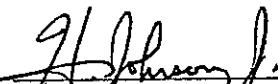
Tobias, Kraus & Torchia, LLP
414 Walnut Street
Suite 911
Cincinnati, Ohio 45202
(513) 241-8137
(513) 241-7863 (facsimile)

ATTORNEYS FOR THE PLAINTIFFS

CERTIFICATE OF SERVICE

I do hereby certify that on April 30, 2007, I served the foregoing via U.S. Mail and electronic mail upon the following:

Gregory Parker Rogers
Lawrence James Barty
Patricia Anderson Pryor
Taft, Stettinius & Hollister, LLP
1800 First Star Tower
425 Walnut Street
Cincinnati, OH 45202
Fax: (513) 381-0205



PLAINTIFFS' COUNSEL

VERIFICATION

I, Thaddeus Freeman hereby state that the answers to the foregoing interrogatories are true and complete to the best of my knowledge.

Thaddeus Freeman
Thaddeus Freeman

This the 4 day of April, 2007.

04/06/2007 FRI 13:12 FAX 513 423 8402 KROGER # 335

4009/009

CONFIDENTIAL

1014 VINE STREET
CINCINNATI, OH 45202Dr Employee Income Statement 2006
1 of 1 ID:105750000000000000072106

THADDEUS R FREEMAN

2601 EL CAMINO DRIVE
MIDDLETOWN, OH 45044

OH	52-43456	50420.09	1869.81	53220.09	771.69	MIDDLETON
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Form W-2 Wage and Tax Statement 2006 Department of the Treasury-Internal Revenue Service OMB # 1545-0008 Copy 2 to Be Filed With Employee's STATE, CITY or LOCAL Tax Department

KROGER LIMITED PARTNERSHIP	014	31-1569568	12a	Wages, tips, other compensation	50420.09	2 Federal income tax withheld
1014 VINE STREET CINCINNATI, OH 45202			12b	13	53220.09	3299.65
THADDEUS R FREEMAN			12c	13	53220.09	771.69
2601 EL CAMINO DRIVE MIDDLETOWN, OH 45044			12d	13	53220.09	310
OH	52-43456	50420.09	1869.81	53220.09	771.69	MIDDLETON

Form W-2 Wage and Tax Statement 2006 Department of the Treasury-Internal Revenue Service OMB # 1545-0008 Copy C for Employee's Records

Form W-2 Wage and Tax Statement 2005 Department of the Treasury-Internal Revenue Service OMB # 1545-0008 Copy C for Employee's Records (See Note to Form)

CONFIDENTIAL

OH	52-43456	50653.67	1977.11	53403.67	800.97	MIDDLETON
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OH	52-43456	50653.67	1977.11	53403.67	800.97	MIDDLETON
THADDEUS R FREEMAN	2637 CITY/T/AVTON	31-1569568	12a	NONTAXABLE INSURANCE	765.00	
KROGER LIMITED PARTNERSHIP I	CINCINNATI OH 45202		12b	13	13	
1014 VINE STREET			12c	13	13	
KROGER LIMITED PARTNERSHIP I			12d	13	13	
OH	52-43456	50653.67	1977.11	53403.67	800.97	MIDDLETON

OH	52-43456	50653.67	1977.11	53403.67	800.97	MIDDLETON
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OH	52-43456	50653.67	1977.11	53403.67	800.97	MIDDLETON
THADDEUS R FREEMAN	2637 CITY/T/AVTON	31-1569568	12a	NONTAXABLE INSURANCE	765.00	
KROGER LIMITED PARTNERSHIP I	CINCINNATI OH 45202		12b	13	13	
1014 VINE STREET			12c	13	13	
KROGER LIMITED PARTNERSHIP I			12d	13	13	
OH	52-43456	50653.67	1977.11	53403.67	800.97	MIDDLETON

(Official Form 1) (12/02)

FORM B1 United States Bankruptcy Court Southern District of Ohio		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Freeman, Thaddeus Roland	Name of Joint Debtor (Spouse) (Last, First, Middle): Freeman, Alfreda Janell	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Soc. Sec./Tax I.D. No. (if more than one, state all):	Soc. Sec./Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): 2637 Cincinnati Dayton Road Middletown, OH 45044	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2637 Cincinnati Dayton Road Middletown, OH 45044	
County of Residence or of the Principal Place of Business: Butler	County of Residence or of the Principal Place of Business: Butler	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):	

EXHIBITFREEMAN
6-5-07
smg**EXHIBIT**

10

PENNSAO 800-651-6889

Information Regarding the Debtor (Check the Applicable Boxes)**Venue (Check any applicable box)**

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments Rule 1006(b). See Official Form No. 3
Chapter 11 Small Business (Check all boxes that apply)	BB
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	7/2003

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

COURT USE ONLY
Clerk of the Court
Bankruptcy Clerk
Case No. 3:03-bk-36704

7/31/03 3:05 PM

FILED

Estimated Assets							
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts				
\$0 to \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CASE NAME: Freeman, Thaddeus & Alfreda
 3:03-bk-36704 Ch 7 FILED: 07/31/2003
 JUDGE: William A. Clark

Harter 840: 09/24/2003 @ 2:30 PM

(Official Form 1) (12/02)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Freeman, Thaddeus Roland Freeman, Alfreda Janell	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: Butler County, OH 1987	Case Number: Unknown	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X</u> <i>Thaddeus Roland Freeman</i> Signature of Debtor Thaddeus Roland Freeman</p> <p><u>X</u> <i>Alfreda Janell Freeman</i> Signature of Joint Debtor Alfreda Janell Freeman</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><u>X</u> <i>[Signature]</i> <u>6-24-07</u> Signature of Attorney for Debtor(s) Date Richard E. West 0033319</p>			
<p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>			
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>			
<p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>			
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>			
<p><u>X</u> <i>[Signature]</i> Signature of Bankruptcy Petition Preparer</p>			
<p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			
<p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>			

United States Bankruptcy Court
Southern District of Ohio

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors →

Chapter

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	130,000.00		
B - Personal Property	Yes	3	3,110.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		128,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		697.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		25,527.66	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,466.01
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,214.28
Total Number of Sheets of ALL Schedules		19			
			Total Assets	133,110.00	
			Total Liabilities		154,224.66

In re Thaddeus Roland Freeman,
Alfreda Janeil Freeman

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash in Pocket	J	25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Used To Pay Bills	J	50.00
		Savings Account	J	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		See Attached	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. Books	J	5.00
6. Wearing apparel.		Misc. Wearing Apparel, No Single Item > \$50.00 Value	J	250.00
7. Furs and jewelry.		Misc. Small Value Jewelry, Watch, No Single Item > \$25.00 Value.	J	125.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > **1,465.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Check box next to each item you own. L 6

	Item	Ho m e
<input checked="" type="checkbox"/>	Stove	1
<input checked="" type="checkbox"/>	Refrigerator	2
<input type="checkbox"/>	Freezer	
<input checked="" type="checkbox"/>	Microwave	1
<input type="checkbox"/>	Stereo	
<input type="checkbox"/>	Television	
<input type="checkbox"/>	Big Screen Television	
<input checked="" type="checkbox"/>	VCR	2
<input checked="" type="checkbox"/>	Washer	1
<input checked="" type="checkbox"/>	Dryer	1
<input checked="" type="checkbox"/>	Dining Room Set	2
<input checked="" type="checkbox"/>	Couch	2
<input type="checkbox"/>	Love Seat	
<input checked="" type="checkbox"/>	Chairs	3
<input checked="" type="checkbox"/>	Tables	2
<input checked="" type="checkbox"/>	Lamps	7
<input checked="" type="checkbox"/>	Beds	5
<input checked="" type="checkbox"/>	Dressers	4
<input checked="" type="checkbox"/>	Nights Stands	2
<input checked="" type="checkbox"/>	Computer	1
<input checked="" type="checkbox"/>	Tools	4
<input type="checkbox"/>		

In re Thaddeus Roland Freeman,
Alfreda Janell Freeman

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total >
(Total of this page)

0.00

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors
SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Pontiac Bonneville	J	1,395.00
		1990 Ford F-150 - Wrecked	J	250.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > 1,645.00
(Total of this page)

Total > 3,110.00

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

In re Thaddeus Roland Freeman,
Alfreda Janell Freeman

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
<u>Cash In Pocket</u>	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	25.00	25.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
<u>Checking Account Used To Pay Bills</u>	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	50.00	50.00
<u>Savings Account</u>	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	10.00	10.00
<u>Household Goods and Furnishings</u>			
<u>See Attached</u>	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	2,625.00	1,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
<u>Misc. Books</u>	Ohio Rev. Code Ann. § 2329.66(A)(18)	0.00	5.00
<u>Wearing Apparel</u>			
<u>Misc. Wearing Apparel, No Single Item > \$50.00 Value</u>	Ohio Rev. Code Ann. § 2329.66(A)(3)	250.00	250.00
<u>Furs and Jewelry</u>			
<u>Misc. Small Value Jewelry, Watch, No Single Item > \$25.00 Value</u>	Ohio Rev. Code Ann. § 2329.66(A)(4)(c)	125.00	125.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
<u>1994 Pontiac Bonneville</u>	Ohio Rev. Code Ann. § 2329.66(A)(2)	1,000.00	1,395.00
<u>1991 Jeep Cherokee</u>	Ohio Rev. Code Ann. § 2329.66(A)(18)	0.00	1,000.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
			J				
Account No. Unknown		Mortgage 2637 Cincinnati Dayton Road Middletown, OH 45044					
Household Finance 3419 Pendleton Circle Middletown, OH 45044	J	Value \$ 130,000.00				128,000.00	0.00
Account No.		Value \$					
Account No.		Value \$					
Account No.		Value \$					
Account No.		Value \$					
0 continuation sheets attached		Subtotal (Total of this page)				128,000.00	
		Total (Report on Summary of Schedules)				128,000.00	

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Thaddeus Roland Freeman,
Alfreda Janell Freeman

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units**TYPE OF PRIORITY**

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
				CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.								
butler county treasurer 315 high st. Hamilton, OH 45011		J					697.00	0.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	697.00
Total (Report on Summary of Schedules)	697.00

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.						
Account Recovery Consultants 3864 South Kettering Blvd Suite 105 Dayton, OH 45409-0341	J	United Financial Systems				479.87
Account No. Unknown		Pending Claim				
Allstate 3544 West Siebenthal Dayton, OH 45406	J					Unknown
Account No. Unknown		Loan				
American General 4421 Roosevelt Blvd Middletown, OH 45042	J					890.00
Account No. Unknown		Credit Card				
Capital One P.O.Box 85147 Richmond, VA 23276	J					1,902.00
Subtotal (Total of this page)						3,271.87

6 continuation sheets attached

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. Unknown	J	Moores Health Spa				500.00
CCI P.O.Box 751071 Dayton, OH 45475						
Account No.	J					
Childrens Medical Center 1 Childrens Plaza Dayton, OH 45404	J					620.00
Account No. Unknown	J	Utility Bill				
Cinergy P.O.Box 740124 Cincinnati, OH 45274-0124	J					619.00
Account No. Unknown	J	Credit Card				
Cross Country P.O.Box 310711 Boca Raton, FL 33431-0711	J					844.00
Account No.	J	Potential automobile accident claim				
Deanna Nassar 3209 Merideth Lane Grapevine, TX 76051	J					Unknown
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,583.00

In re Thaddeus Roland Freeman,
Alfreda Janell Freeman

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown	J	Medical Bill				258.00
Dr. Dorsey 2591 Miamisburg Centerville Road Dayton, OH 45449						
Account No.	J	Potential automobile accident claim				Unknown
Edward Fink 128 Orchard Street Lewisburg, OH 45338						
Account No.	J	Potential automobile accident claim				Unknown
Farmers Insurance P.O.Box 55126 Boston, MA 02205-5126						
Account No. Unknown	J	Credit Card				118.00
Firstar Bank 4401 Roosevelt Blvd Middletown, OH 45044						
Account No. Unknown	J	Insurance Bill				461.56
Grange Insurance P.O.Box 182479 Columbus, OH 43218-2479						
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			837.56

In re Thaddeus Roland Freeman,
Alfreda Janell Freeman

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. Unknown	J	Credit Card					3,000.00
Home Depot P.O.Box 105980 Dept. 51 Atlanta, GA 30353-5980	J	Credit Card					823.19
Account No. Unknown	J	Potential automobile accident claim					Unknown
Joann Fink 128 Orchard Street Lewisburg, OH 45338	J	Medical Bill					1,294.00
Account No. Unknown	J	Redi Line					4,000.00
Kemba Credit Union P.O.Box 14090 Cincinnati, OH 45250				Subtotal (Total of this page)			9,117.19

Sheet no. 3 of 6 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Thaddeus Roland Freeman,
Alfreda Janell Freeman

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. Unknown	J	Overdraft Charges			
Kemba Credit Union P.O.Box 14090 Cincinnati, OH 45250					500.00
Account No. Unknown	J	Credit Card			
Kemba Credit Union P.O.Box 14090 Cincinnati, OH 45250					4,000.00
Account No.	J	Medical Bill			
Liposcience Inc. P.O.Box 60938 Charlotte, NC 28260-0938					136.00
Account No. Unknown	J	Unknown			
Lykins Oil 5163 Wolpen Pleasant Hill Road Milford, OH 45150					785.26
Account No.	J	Medical Bill			
Middletown Regional Hospital P.O.Box 711782 Columbus, OH 43271-1782					189.29
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	5,610.55	

In re Thaddeus Roland Freeman,
Alfreda Janell Freeman

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. Unknown			Unknown			
NCO Financial Systems P.O.Box 41417 Dept. 99 Philadelphia, PA 19101	J					372.52
Account No.			Potential automobile accident claim			
Rashad Jones 2637 Cincinnati Dayton Road Middletown, OH 45044	J					Unknown
Account No.			Potential automobile accident claim			
Rashad Jones, Jr. 307 Garfield Street Middletown, OH 45044	J					Unknown
Account No. Unknown			Medical Bill			
Reed Chiropractic Center 3630 Commerce Drive Franklin, OH 45005	J					515.50
Account No. Unknown			Credit Card			
Sears P.O.Box 182149 Columbus, OH 43218-2149	J					3,000.00
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	3,888.02	

In re Thaddeus Roland Freeman,
Alfreda Janeil Freeman

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. Unknown	J	Kids R Kids			
Thomas & Thomas 2323 Park Avenue Cincinnati, OH 45206-2711					104.03
Account No.	J	Potential automobile accident claim			
Triston Jones 1805 Hill Middletown, OH 45044					Unknown
Account No.	J	Potential automobile accident claim			
Vicki Nassar 3209 Meredith Avenue Grapevine, TX 76051					Unknown
Account No. :	J	Cell Phone Bill			
Worldcom Wireless P.O.Box 259 Newark, NJ 07101-0259					115.44
Account No.					

Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	219.47
Total (Report on Summary of Schedules)	25,527.66

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re **Thaddeus Roland Freeman,
Alfreda Janell Freeman**

Case No. _____

Debtors

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 1,274.28

Are real estate taxes included? Yes No X

Is property insurance included? Yes No X

Utilities: Electricity and heating fuel \$ 230.00

 Water and sewer \$ 40.00

 Telephone \$ 140.00

 Other Cable & water \$ 140.00

Home maintenance (repairs and upkeep) \$ 50.00

Food \$ 500.00

Clothing \$ 125.00

Laundry and dry cleaning \$ 60.00

Medical and dental expenses \$ 140.00

Transportation (not including car payments) \$ 150.00

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 50.00

Charitable contributions \$ 40.00

Insurance (not deducted from wages or included in home mortgage payments)

 Homeowner's or renter's \$ 45.00

 Life \$ 35.00

 Health \$ 0.00

 Auto \$ 180.00

 Other \$ 0.00

Taxes (not deducted from wages or included in home mortgage payments)

 (Specify) City Taxes \$ 15.00

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)

 Auto \$ 0.00

 Other \$ 0.00

 Other \$ 0.00

 Other \$ 0.00

Alimony, maintenance, and support paid to others \$ 0.00

Payments for support of additional dependents not living at your home \$ 0.00

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00

Other \$ 0.00

Other \$ 0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 3,214.28

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- | | |
|---|---------------|
| A. Total projected monthly income | \$ <u>N/A</u> |
| B. Total projected monthly expenses | \$ <u>N/A</u> |
| C. Excess income (A minus B) | \$ <u>N/A</u> |
| D. Total amount to be paid into plan each | \$ <u>N/A</u> |

(interval)

**United States Bankruptcy Court
Southern District of Ohio**

In re Thaddeus Roland Freeman
Alfreda Janell Freeman

Case No.

Chapter

7

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date 6-24-03

Signature Thaddeus Roland Freeman
Thaddeus Roland Freeman
Debtor

Date 6-24-03

Signature Alfreda Janell Freeman
Alfreda Janell Freeman
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Form 7
(9/00)United States Bankruptcy Court
Southern District of OhioIn re **Thaddeus Roland Freeman**
Alfreda Janell Freeman

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$25,500.00	YTD Income
\$51,400.00	2002 Income
\$53,297.00	2001 Income

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,560.00	YTD Income - Child Support
\$6,240.00	2002 Income - Child Support

AMOUNT \$6,240.00	SOURCE 2001 Income - Child Support
----------------------	---------------------------------------

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<input checked="" type="checkbox"/> None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<input checked="" type="checkbox"/> None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF PERSON FOR WHOM PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
1990 Ford F-150 - Wrecked \$1000.00	Car Accident	

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Richard E West and Associates PO Box 938 Springboro, OH 45066	495	

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
stranger to debtors stranger to debtors		Jeep sold for \$650.00 to stranger to debtors July of 2003

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law;

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6-24-03 Signature Thaddeus Roland Freeman
 Thaddeus Roland Freeman
 Debtor

Date 6-24-03 Signature Alfreda Janell Freeman
 Alfreda Janell Freeman
 Joint Debtor

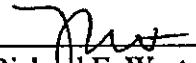
Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing

Statement of Intent

was forwarded to all creditors listed on schedule D at the address listed in the petition on
this 24 day of June, 2003.


Richard E. West (0033319)
Attorney for Debtor
195 E. Central Avenue
P.O. Box 938
Springboro, OH 45066
(937) 748-1749

Form b18

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

In Re:

Thaddeus Roland Freeman
2637 Cincinnati Dayton Road
Middletown, OH 45044

Case No.: 3:03-bk-36704

Alfreda Janell Freeman
Debtor(s)

Chapter: 7

Social Security Number:
Debtor: xxx-xx-6766
Joint: xxx-xx-5077

DISCHARGE OF DEBTOR

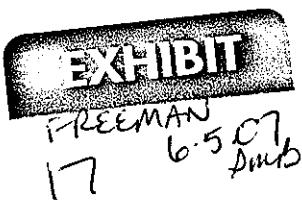
It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 12/9/03

BY THE COURT:

William A. Clark
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION



FORM B18 Continued (9/97)

Case: 3:03-bk-36704

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0648-3
Case: 03-36704

User: admin
Form ID: b18

Page 1 of 1
Total Served: 41

Date Rcvd: Dec 10, 2003

The following entities were served by first class mail on Dec 12, 2003.

db	Thaddeus Roland Freeman, 2637 Cincinnati Dayton Road, Middletown, OH 45044
jdb	Alfreda Janell Freeman, 2637 Cincinnati Dayton Road, Middletown, OH 45044
aty	Stephen D Miles, 18 W Monument Ave., Dayton, OH 45402
trr	+Donald F Harker, III, One First National Plaza, Suite 2103, 130 W Second Street, Dayton, OH 45402-1502
ust	Asst US Trustee, Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215
6425892	+ACCOUNT RECOVERY CONSULTANTS, 3864 SOUTH KETTERING BLVD, SUITE 105, DAYTON OH 45439-2033
6425893	ALLSTATE, 3544 WEST SIEBENTHAL, DAYTON OH 45406
6425894	+AMERICAN GENERAL, 4421 ROOSEVELT BLVD, MIDDLETON OH 45044-6239
6425895	BUTLER COUNTY TREASURER, 315 HIGH ST, HAMILTON OH 45011
6425897	CCI, PO BOX 751071, DAYTON OH 45475
6425898	CHILDRENS MEDICAL CENTER, 1 CHILDRENS PLAZA, DAYTON OH 45404
6425899	CINERGY, PO BOX 740124, CINCINNATI OH 45274-0124
6425900	CREDIT COLLECTION SERVICES, PAYMENT PROCESSING CENTER, PO BOX 55126, BOSTON MA 02205-5126
6425901	CROSS COUNTRY, PO BOX 310711, BOCA RATON FL 33431-0711
6425902	DEANNA NASSAR, 3209 MERIDETH LANE, GRAPEVINE TX 76051
6425903	+DR DORSEY, 2591 MIAMISBURG CENTERVILLE ROAD, DAYTON OH 45459-3711
6425904	EDWARD FINK, 128 ORCHARD STREET, LEWISBURG OH 45338
6425905	FARMERS INSURANCE, PO BOX 55126, BOSTON MA 02205-5126
6425906	FIRSTSTAR BANK, 4401 ROOSEVELT BLVD, MIDDLETON OH 45044
6425907	GRANGE INSURANCE, PO BOX 182479, COLUMBUS OH 43218-2479
6425909	HOUSEHOLD FINANCE, 3419 PENDLETON CIRCLE, MIDDLETON OH 45044
6425910	JCPENNY, PO BOX 981131, EL PASO TX 79998
6425911	JOANN FINK, 128 ORCHARD STREET, LEWISBURG OH 45338
6425912	+JOYCE RUSTERHOLZ MD, 20 S BREIEL BLVD, MIDDLETON OH 45044-5155
6425913	KEMBA CREDIT UNION, PO BOX 14090, CINCINNATI OH 45250
6425914	LIPOSCIENCE INC, PO BOX 60938, CHARLOTTE NC 28260-0938
6425915	LYKINS OIL, 5163 WOLPEN PLEASANT HILL ROAD, MILFORD OH 45150
6425916	MIDDLETON REGIONAL HOSPITAL, PO BOX 711782, COLUMBUS OH 43271-1782
6425917	NCO FINANCIAL SYSTEMS, PO BOX 41417, DEPT 99, PHILADELPHIA PA 19101
6425918	RASHAD JONES, 2637 CINCINNATI DAYTON ROAD, MIDDLETON OH 45044
6425919	RASHAD JONES JR, 307 GARFIELD STREET, MIDDLETON OH 45044
6425920	REED CHIROPRACTIC CENTER, 3630 COMMERCE DRIVE, FRANKLIN OH 45005
6425921	SEARS, PO BOX 182149, COLUMBUS OH 43218-2149
6425922	-THOMAS AND THOMAS, 2323 PARK AVENUE, CINCINNATI OH 45206-2788
6425923	TRISTON JONES, 1805 HILL, MIDDLETON OH 45044
6425924	UNITED COLLECTION BUREAU, 2912 SPRINGBORO WEST, SUITE 202, DAYTON OH 45439
6425925	VICKI NASSAR, 3209 MEREDITH AVENUE, GRAPEVINE TX 76051
6425926	WORLDCOM WIRELESS, PO BOX 259, NEWARK NJ 07101-0259

The following entities were served by electronic transmission on Dec 10, 2003 and receipt of the transmission was confirmed on:

aty	E-mail: bknotice@woh.rr.com Dec 10 2003 22:24:44	Richard E West, 195 E Central Avenue, PO Box 938, Springboro, OH 45066
6425896	EDI: CAPITALONE.COM Dec 10 2003 22:25:00	CAPITAL ONE, PO BOX 85147, RICHMOND VA 23276
6425908	EDI: TSYS.COM Dec 10 2003 22:25:00	HOME DEPOT, PO BOX 105980, DEPT 51, ATLANTA GA 30353-5980
6425921	EDI: SEARS.COM Dec 10 2003 22:25:00	SEARS, PO BOX 182149, COLUMBUS OH 43218-2149 TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Household Realty Corporation

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2003

Signature: